Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 1 of 55

		s Bankı District						Voluntar	y Petition
Name of Debtor (if individual, enter Last, F Orsi, Daniel P.		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):			
All Other Names used by the Debtor in the l (include married, maiden, and trade names):	ast 8 years					used by the J maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all)	xpayer I.D.	(ITIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Address of Debtor (No. and Street, Ci 1404 E. State Street, Apt. 24 Rockford, IL	y, and State	s):	ZIP Code	Street	Address of	f Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
			61104						Zii Code
County of Residence or of the Principal Place Winnebago	e of Busines	ss:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from	street addre	ess):		Mailir	g Address	of Joint Debt	or (if differe	nt from street address	s):
			ZIP Code						ZIP Code
Location of Principal Assets of Business De (if different from street address above):	otor								
Type of Debtor (Form of Organization) (Check one box)			of Business					otcy Code Under Willed (Check one box)	
<ul> <li>Individual (includes Joint Debtors)         See Exhibit D on page 2 of this form.</li> <li>□ Corporation (includes LLC and LLP)</li> <li>□ Partnership</li> <li>□ Other (If debtor is not one of the above entitic check this box and state type of entity below.)</li> </ul>	Sin in I Rai	alth Care Bu agle Asset Re 11 U.S.C. § 1 ilroad ockbroker mmodity Bro earing Bank	siness eal Estate as 101 (51B)	defined	Chapt Chapt Chapt Chapt Chapt Chapt	eer 7 eer 9 eer 11 eer 12	☐ Cl of ☐ Cl of	hapter 15 Petition for a Foreign Main Proc hapter 15 Petition for a Foreign Nonmain	Recognition ceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	und	Tax-Exe	the United Sta	ntion ites	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	bus for	bts are primarily siness debts.
Filing Fee (Check one	box)		Check o	ne box:		Chap	ter 11 Debt	ors	
☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is Acceptan.						entingent liquida amount subject this petition.	defined in 11 to ated debts (except to adjustment) to adjustment of the definition o	C. § 101(51D). U.S.C. § 101(51D).  Cluding debts owed to in a on 4/01/16 and every to an one or more classes of	hree years thereafter).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be avail ☐ Debtor estimates that, after any exempt puthere will be no funds available for district.	roperty is ex	xcluded and	administrativ		es paid,		THIS	S SPACE IS FOR COUR	RT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$100,000 to \$100,00	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main

Document Page 2 of 55

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Orsi, Daniel P. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Daniel A. Springer May 27, 2015 Signature of Attorney for Debtor(s) (Date) Daniel A. Springer Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# B1 (Official Form 1)(04/13) Voluntary Petition

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Daniel P. Orsi

Signature of Debtor Daniel P. Orsi

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 27, 2015

Date

#### Signature of Attorney\*

### X /s/ Daniel A. Springer

Signature of Attorney for Debtor(s)

#### Daniel A. Springer 6314059

Printed Name of Attorney for Debtor(s)

#### Springer Law Firm

Firm Name

2222 E State St Suite 107 Rockford, IL 61104

Address

### Email: dspringerlaw@gmail.com

#### 815.312.4725

Telephone Number

#### May 27, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Orsi, Daniel P.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{v}$ 

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 4 of 55

B1 (Official Fo	rm 1)(04/13)		Page 2
Voluntar	ry Petition	Name of Debtor(s):	
(This page m	ust be completed and filed in every case)	Orsi, Daniel P.	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two	, attach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	f more than one, attach additional sheet)
- None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	/To be completed if debtor is a	Exhibit B an individual whose debts are primarily consumer debts.)
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitione 12, or 13 of title 11. United	oner named in the foregoing petition, declare that I er that [he or she] may proceed under chapter 7, 11, 1 States Code, and have explained the relief available further certify that I delivered to the debtor the notice 2(b).  May 27, 2015  or Debtor(s) (Date)
	Exh	ibit C	
(To be comp Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, eac D completed and signed by the debtor is attached and made a	a part of this petition.	•
	Information Regarding	g the Debtor - Venue	
_	(Check any app	plicable box)	
	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for a	l place of business, or princ	cipal assets in this District for 180
	There is a bankruptcy case concerning debtor's affiliate, ger	neral partner or partnership	lys than in any other District,
	Debtor is a debtor in a foreign proceeding and has its princi this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	ipal place of business or pri in the United States but is a e interests of the parties will	incipal assets in the United States in a defendant in an action or I be served in regard to the relief
	Certification by a Debtor Who Resides (Check all appli	as a Tenant of Residentia	ıl Property
	Landlord has a judgment against the debtor for possession of	•	checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		į
	(Address of landlord)  Debtor claims that under applicable nonbankruptcy law, the	re are circumstances under	which the debtor would be permitted to cure
0		or possession, after the judge	ment for possession was entered, and

	Page 5 of 55
B1 (Official Form 1)(04/13)	Page
Voluntary Petition	Name of Debtor(s):  Orsi, Daniel P.
(This page must be completed and filed in every case)	
•	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attached.
petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
	$\mathbf{X}_{-}$
X Signature of Debtor Daniel P. Orsi	X Signature of Foreign Representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	75.
Telephone Number (If not represented by attorney)	Date
retephone Number (it not represented by automey)	Signature of Non-Attorney Bankruptcy Petition Preparer
May 27, 2015	I declare under penalty of perjury that: (I) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Signature of Attorney*  X Signature of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a
Daniel A. Springer 6314059 Printed Name of Attorney for Debtor(s)	debtor or accepting any fee from the debtor, as required in that section.  Official Form 19 is attached.
Springer Law Firm Firm Name 2222 E State St	Printed Name and title, if any, of Bankruptcy Petition Preparer
Suite 107 Rockford, IL 61104 Address	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: dspringerlaw@gmail.com 815.312.4725	
Telephone Number	
May 27, 2015	Address
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared of
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer in not an individual:
Signature of Authorized Individual	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 6 of 55

1D (Official Form 1, Exhibit D) (12/09) - Cont. Page	e 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mendeficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	ntal
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	r
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor:  Daniel P. Orsi	
Date: May 27, 2015	

Entered 05/27/15 14:49:26 Desc Main Case 15-81415 Doc 1 Filed 05/27/15

Document

Page 7 of 55

B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Daniel P. Orsi		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION	N CONCERNING DEBTO	R'S SCHEDUL	ES
	DECLARATION UND	ER PENALTY OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of perju sheets, and that they are true and correct	ry that I have read the foregoing so to the best of my knowledge, info		
Dete	May 27 2045	Simon Da	-16	)
Date	May 27, 2015	Signature Daniel P. Orsi	ue Gi	<u>~(</u>
		Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 8 of 55

₿7	(Official	Form	7)	(04/	13)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 27, 2015

Signature

Daniel P. Orsi

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 9 of 55

B8 (Form 8) (12/08)

# **United States Bankruptcy Court**

	Northern Distric	ct of Illinois		
In re Daniel P. Orsi	Debt	or(s)	Case No. Chapter	7
CHAPTER 7 I	NDIVIDUAL DEBTOR'	S STATEMENT (	OF INTEN	TION
PART A - Debts secured by property property of the estate. Attach	of the estate. (Part A must additional pages if necess	t be fully complete sary.)	d for <b>EAC</b> ]	H debt which is secured by
Property No. 1				
Creditor's Name: -NONE-	De	escribe Property Se	curing Debt	:: 
Property will be (check one):  ☐ Surrendered	☐ Retained	-		
If retaining the property, I intend to (chec  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		lien using 11 U.S.C.	§ 522(f)).	
Property is (check one):		Not claimed as exe	mpt	
PART B - Personal property subject to un Attach additional pages if necessary.)	nexpired leases. (All three co	lumns of Part B mus	t be complet	ed for each unexpired lease.
Property No. 1	<u> </u>			
Lessor's Name: -NONE-	Describe Leased Prope	erty:	Lease will b U.S.C. § 36 □ YES	be Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury that personal property subject to an unexpi	red lease. Signature	ention as to any produced aniel P. Orsi	operty of my	y estate securing a debt and/or

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 10 of 55

# United States Bankruptcy Court Northern District of Illinois

T ==	Demint D. O				Case No.		
In re	Daniel P. Orsi		<u>-</u>	Debtor(s)	Chapter	7	
	DIS	CL	OSURE OF CO	MPENSATION OF ATT	ORNEY FOR D	EBTOR(S)	
^	omnenestion naid t	nne i	within one year before	Rule 2016(b), I certify that I am the the filing of the petition in bankrup plation of or in connection with the	itey, or agreed to be paid	to me, for services rendered	or to
	For legal service	es, I ł	nave agreed to accept	-A1 1941 /	\$	500.00	
				eceived		500.00	
	Balance Due				\$	0.00	
2. 1	he source of the co	mpen	sation paid to me was:				
	Debtor		Other (specify):				
3. 7	The source of comp	ensati	on to be paid to me is:				
	Debtor		Other (specify):				
5.	I have agreed to copy of the agree.  In return for the above.  Analysis of the control of the control of the provision of th	share emen ove-di lebtor filing of the us as r ons tion A) fo the de	e the above-disclosed of the together with a list of isclosed fee, I have ago is financial situation, a g of any petition, sched debtor at the meeting needed] with secured credit agreements and ap or avoidance of lien	<u> </u>	ons who are not member the compensation is at spects of the bankruptcy and determining whether to which may be required; ag, and any adjourned hat the exemption planning attion and filing of meaning of meaning of meaning of meaning of meaning of meaning service:	rs or associates of my law firm tached.  case, including: o file a petition in bankruptcy earings thereof; g; preparation and filing of otions pursuant to 11 USC	n. A
				CERTIFICATION			
			ig is a complete statem	ent of any agreement or arrangemen	nt for payment to me for	representation of the debtor(s	s) in
Date	d: <b>May 27, 201</b>	5					
				Daniël A. Spr Springer Lav			
				2222 E State			
				Suite 107	04404		
				Rockford, IL 815,312.4725			
					v@gmail.com		

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 11 of 55

B 201B (Form 201B) (12/09)

## United States Bankruptcy Court Northern District of Illinois

	N	forthern District of Illinois		
In re	Daniel P. Orsi	Ca	ase No.	
		Debtor(s) Ca	hapter 7	
		OF NOTICE TO CONSUMER DE (b) OF THE BANKRUPTCY CO	• •	
		Certification of Debtor		
	I (We), the debtor(s), affirm that I (we) have	received and read the attached notice, as r	required by § 342(b) of the Bankrupto	У
Code.		( ) -(/,	<i>(1)</i>	
Danie	I P. Orsi	_ x_Nanul/	May 27, 2015	
Printe	d Name(s) of Debtor(s)	Signature of Debtor	Date	
Case 1	No. (if known)	x		
	· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debto	or (if any) Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

# United States Bankruptcy Court Northern District of Illinois

	MARKETH DESTRICT OF THEORS		
Daniel P. Orsi		Case No.	
	Debtor(s)	Chapter	7
VERI	FICATION OF CREDITOR	MATRIX	
	Number o	of Creditors: _	22
The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of cred	litors is true and	correct to the best of my
	The above-named Debtor(s) he	VERIFICATION OF CREDITOR  Number of  The above-named Debtor(s) hereby verifies that the list of cred	Debtor(s)  Case No. Chapter  VERIFICATION OF CREDITOR MATRIX  Number of Creditors:  The above-named Debtor(s) hereby verifies that the list of creditors is true and

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 13 of 55

Debto	Daniel P. Orsi			Case numbe	r (if known)			
R	Unemployment compensation			Column A Debtor 1		Column B Debtor 2 or non-filing s		
0.	Do not enter the amount if you contend that the amount	nt received was a bene	fit	\$	0.00	\$		
	under the Social Security Act. Instead, list it here:		01					
	For you \$ For your spouse \$	0.0	00_					
a	Pension or retirement income. Do not include any an	mount received that we						
	benefit under the Social Security Act.			\$	0.00	\$		
10.	Income from all other sources not listed above. Sp Do not include any benefits received under the Social received as a victim of a war crime, a crime against hu domestic terrorism. If necessary, list other sources on total on line 10c.	Security Act or paymer manity, or internationa	its i or					
	10a.			\$	0.00	\$		
	10b		_	\$	0.00	\$		
	10c. Total amounts from separate pages, if any.		+	\$	0.00	\$		
11.	Calculate your total current monthly income. Add li each column. Then add the total for Column A to the to	nes 2 through 10 for otal for Column B.	\$	2,023.86	<b> +</b>  \$ _		<b>=</b> [\$	2,023.86
Part	2: Determine Whether the Means Test Applies	to You					Total cu income	irrent monthly
12.	Calculate your current monthly income for the year	•						
	12a. Copy your total current monthly income from line	11		Сор	y line 11 h	nere=> 12a.	\$	2,023.86
	Multiply by 12 (the number of months in a year)						x 1:	2
	12b. The result is your annual income for this part of the	e form				12b.	\$2	4,286.32
13.	Calculate the median family income that applies to	vou. Follow these stee	os:					
	Fill in the state in which you live.	il.						
	·							
	Fill in the number of people in your household.	1						
	Fill in the median family income for your state and size	of household.				13.	\$ <u>4</u>	8,239.00
14	How do the lines compare?							
	14a. Line 12b is less than or equal to line 13. C	on the top of page 1, ch	eck bo	x 1, There is	no presum	aption of abuse	).	
	Go to Part 3.  14b.  Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 22A-2.	of page 1, check box 2,	, The p	resumption o	f abuse is	determined by	Form 22	?A-2.
Part								
	By signing here, declare under penalty of perjury  X  Daniel P. Orsi  Signature of Debtor 1	that the information or	n this si	tatement and	in any atta	achments is tr	ue and co	orrect.
	Date May 27, 2015							
	MM / DD / YYYY							
	If you checked line 14a, do NOT fill out or file For							
	If you checked line 14b, fill out Form 22A-2 and fil	e it with this form.						

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Page 14 of 55 Document

Fill	in this informa	tion to identify your cas	e:					
	itor 1	Daniel P. Orsi			- 			
Dah	otor 2	First Name	Midd	lle Name		Last Name		
	ouse if, filing)	First Name	Midd	lle Name	· · · · ·	Last Name	<del></del>	
Uni	ted States Bar	nkruptcy Court for the:	NORTHE	RN DISTE	RICT OF ILLI	NOIS		
Cas	se number							
(if k	nown)					<u> </u>		☐ Check if this an amended filing
	icial Form			41- F:	Ľ <b></b>	: !		42/44
Ap	plication	for Individuals	s to Pay	the Fi	ling Fee	in Installments		12/14
	s complete a	ınd accurate as possit	ble. If two π	narried pe	ople are filir	ng together, both are equ	ally responsible	e for supplying correct
Par	t 1: Spec	cify Your Proposed Pa	yment Tim	etable				
1.		oter of the Bankruptcy	Code are		Chapter 7			
	you choosi	ng to file under?			Chapter 11			
					Chapter 12 Chapter 13			
2.	You may ar	oply to pay the filing fe	e in un to	Your	onapter is propose to p			
	four install	ments. Fill in the amou	unts you	\$11.60TV <b>C3868</b>				
		pay and the dates you Be sure all dates are b						
	days. Then	add the payments you				☐ With the filing of	f the petition	
	to pay.			\$	83.75	On or before this	s date	6/26/15
	Var. marrat m	renana ta navetha antira	for po					MM / DD/ YYYY
	later than 12	ropose to pay the entire 20 days after you file thi	s S	\$	83.75	On or before this da	ate	7/26/15
	bankruptcy	case. If the court appro-	ves your	_		On an hafara this di	-4-	MM / DD/ YYYY
	application, payment tim	the court will set your fi	nal	\$	83.75	On or before this da	are	<b>8/25/15</b> 
	paymentum	ietabie.		+ \$	83.75	On or before this da	ate	9/24/15
		•						MM / DD/ YYYY
				s	335.00			
			Total		<u> </u>	Your total must equal the	e entire fee for th	e chapter you checked in line 1.
Pa	rt 2: Sig	Below						
Ву	signing here,	you state that you are	unable to	pay the fu	ıll filing fee a	at once, that you want to	pay the fee in ir	nstallments, and that you
	lerstand that:	•						
	You	must pay your entire fit parer, or anyone else fo	ling fee befo	re you ma	ike any more	payments or transfer any i ankruptcy case	more property to	an attorney, bankruptcy petition
	You	must pay the entire fee	no later tha	an 120 day	/s after you fi	rst file for bankruptcy, unle	ss the court later	extends your deadline. Your
	debi	ts will not be discharged	d until your e ment when i	entire fee i it is due ly	s paid. our hankruph	cy case may be dismissed	. and vour rights	in other bankruptcy proceedings
	ma	be affected.	ment when	it 13 000, y	our buillings	1	, ,	
	1 /	- 1/X/.	. 1			x _		
Х	Daniel P. C	nel Cris	<u></u> x		<del></del> -		iel A. Springe	· · · · · · · · · · · · · · · · · · ·
	Signature of			Signature	of Debtor 2			and signature, if you used one
	Date ##==	v 27 2046		Date		Date	May 27, 201	5
		y 27, 2015 / DD / YYYY			M / DD / YYY		MM/ DD / YY	

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 15 of 55

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Daniel P. Orsi		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 16 of 55

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing responsibilities.);  □ Disability. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial § 109(h)(4) as physically impaired to the extent of being e in a credit counseling briefing in person, by telephone, or combat zone.
requirement of 11 U.S.C. § 109(h) does not apply in	
I certify under penalty of perjury that the	e information provided above is true and correct.
Signature of Debtor:	/s/ Daniel P. Orsi
Date: May 27, 2015	

В

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 17 of 55

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	re Daniel P. Orsi		Case No		
_		Debtor	,		
			Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,708.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		12,225.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,583.66
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,545.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	7,708.00		
			Total Liabilities	12,225.00	

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 18 of 55

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel P. Orsi		Case No.		
-		Debtor	••		
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	1,583.66
Average Expenses (from Schedule J, Line 22)	1,545.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,023.86

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		12,225.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		12,225.00

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 19 of 55

B6A (Official Form 6A) (12/07)

In re	Daniel P. Orsi	Case No.
		;
		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 20 of 55

B6B (Official Form 6B) (12/07)

In re	Daniel P. Orsi	Case No.
-		Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	58.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account through Chase Bank, Rockford IL	-	600.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit with Current Landlord	-	450.00
4.	Household goods and furnishings,	Bedroom Set	-	200.00
	including audio, video, and computer equipment.	2 Couches	-	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Used Clothing	-	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life insurance policy through work	-	0.00
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tota	al > 1,708.00

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 21 of 55

B6B (Official Form 6B) (12/07) - Cont.

In	re Daniel P. Orsi		C	ase No	
			Debtor ,		
		SCHE	DULE B - PERSONAL PROPERT (Continuation Sheet)	<b>Y</b>	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401k	With Current Employer	-	6,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars	<b>X</b>			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the	Pote infes	ntial Claim against Current Landlord (Bedbu tation with no assistance from landlord)	g -	Unknown

Sub-Total > (Total of this page)

6,000.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

debtor, and rights to setoff claims. Give estimated value of each.

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 22 of 55

B6B (Official Form 6B) (12/07) - Cont.

In re	Daniel P. Orsi	Case No.
		, , , , , , , , , , , , , , , , , , , ,

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 (Total of this page) | Total > 7,708.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 23 of 55

B6C (Official Form 6C) (4/13)

In re	Daniel P. Orsi	Case No	_
-		Debtor	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Ai	tor claims a homestead exemount subject to adjustment on 4/1/1 with respect to cases commenced on	/16, and every three years thereaft
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	735 ILCS 5/12-1001(b)	58.00	58.00
Checking, Savings, or Other Financial Accounts, Control of Checking Account through Chase Bank, Rockford IL	ertificates of Deposit 735 ILCS 5/12-1001(b)	600.00	600.00
Security Deposits with Utilities, Landlords, and Oth Security Deposit with Current Landlord	<u>ers</u> 735 ILCS 5/12-1001(b)	450.00	450.00
Household Goods and Furnishings Bedroom Set	735 ILCS 5/12-1001(b)	200.00	200.00
2 Couches	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension o 401K with Current Employer	r Profit Sharing Plans 735 ILCS 5/12-1006	100%	6,000.00

735 ILCS 5/12-1001(b)

10,200.00 7,708.00 Total:

2,492.00

Other Contingent and Unliquidated Claims of Every Nature
Potential Claim against Current Landlord 735 ILC
(Bedbug infestation with no assistance from landlord)

Unknown

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 24 of 55

B6D (Official Form 6D) (12/07)

In re	Daniel P. Orsi	Case No	
_		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_				_			
CREDITOR'S NAME	CODEBTOR	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,	C O N T	U N L	D I S	AMOUNT OF CLAIM	LINGEGURES
AND MAILING ADDRESS INCLUDING ZIP CODE,	В	W	NATURE OF LIEN, AND DESCRIPTION AND VALUE		l Q I	S P U T E D	WITHOUT DEDUCTING	UNSECURED PORTION, IF
AND ACCOUNT NUMBER (See instructions above.)	O R	c	OF PROPERTY SUBJECT TO LIEN	NGEN	LIQUIDATED	Ė D	VALUE OF COLLATERAL	ANY
Account No.			Seguler to Bank	Ť	Ť			
					D	H		
			Value \$					
Account No.			varue \$			Н		
Account No.	_		Value \$		_	Н		
			Value \$			Н		
Account No.								
			Value \$			Ц		
<b>0</b> continuation sheets attached			S (Total of the	ubt		- 1		
			(Total of the		ota 'ota	ł		
			(Report on Summary of Sc			- 1	0.00	0.00

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 25 of 55

B6E (Official Form 6E) (4/13)

In re	Daniel P. Orsi	Case No
-		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian.' Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

continuation sheets attached

another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 26 of 55

B6F (Official Form 6F) (12/07)

In re	Daniel P. Orsi		Case No.	
_	Debtor	,		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Check and con it decid has no election holding unsecut			is to report on any benedule 11					
CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Č	U	Ţ	ग	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C		CONT - NG EN	Q U I	1 1	E	AMOUNT OF CLAIM
Account No.			Credit Card Purchases	T	T E D			
Capital One Bank USA NA Attn: Bankruptcy Dept. PO Box 30281 Salt Lake City, UT 84130		-			ט			1,745.22
Account No.			Utilities			T	7	
Comcast Attn: Bankruptcy Dept. PO Box 3005 Southeastern, PA 19398		-						120.00
Account No.	Г			$\top$	┢	t	†	
Stellar Recovery, Inc. Attn: Bankruptcy Dept. 1327 Highway 2 W, Suite 100 Kalispell, MT 59901			Representing: Comcast					Notice Only
Account No.			Notice Only			T	T	
Equifax PO Box 740256 Atlanta, GA 30374		_						
								0.00
			(Total of t	Subt			.)	1,865.22

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 27 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel P. Orsi	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	usband, Wife, Joint, or Community	_ C	;   U N	I I		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O C N T I N G E N T	L I QUI DATED	S F U	S J T E O	AMOUNT OF CLAIM
Account No.			Notice Only		E			
Experian PO Box 4500 Allen, TX 75013		-						0.00
Account No.	T		Payday Loan		T	T	T	
Heights Finance Attn: Bankruptcy Dept. 3853 E. State St. Rockford, IL 61108		-						
								2,354.00
Account No.  Homes Now 221 N Longwood St. Rockford, IL 61107		-	April to May Rent Owed					
								900.00
Account No.			Medical Bills				I	
Infinity Healthcare Physicians Attn: Bankruptcy Dept. 111 E Wisconsin Ave. Suite 2000 Milwaukee, WI 53202		-						360.00
Account No.	╁	-		+	+	+	+	
Commonwealth Financial Attn: Bankruptcy Dept. 245 Main St. Scranton, PA 18519	-		Representing: Infinity Healthcare Physicians					Notice Only
Sheet no. 1 of 4 sheets attached to Schedule of					otot		Ī	3,614.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	) [	2,211100

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 28 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel P. Orsi	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ロヨイシローCMTTSC	D + C + C + C = C	AMOUNT OF CLAIM
Account No.  Khol's Card Services Attn: Bankruptcy Dept. PO Box 2983 Milwaukee, WI 53201		-	Debt Owed	'	-E D		300.00
Account No.  Marengo Green Apartments 940 Briden Dr. Marengo, IL 60152		-	2007 Past Rent				500.00
Account No.  Mutual Management Services Co., LLC 7177 Crimson Ridge Dr., Suite 10 PO Box 8740 Rockford, IL 61126-6235		_	Medical Bills				573.00
Account No.  Pendrick Capital Partners LLC 6029 Ridge Ford Drive Burke, VA 22015		-	Collecting for Creditor				360.00
Account No.  Virtuoso Sourcing Group 3033 South Parker Road #100 Aurora, CO 80014			Representing: Pendrick Capital Partners LLC				Notice Only
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	bto s p			1,733.00

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 29 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel P. Orsi		Case No.	
_		Debtor	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	υC	Hu	sband, Wife, Joint, or Community	) O	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		H>D-US-LZC	T F	!	AMOUNT OF CLAIM
Account No.			Payday Loan	Ť	E			
Personal Finance Attn: Bankruptcy Dept. 270 North Mulford Rd. Rockford, IL 61107		_			D			3,312.00
Account No.			Medical Bills				T	
Radiology Consultants of Rockford Attn: Bankruptcy Dept. 39020 Eagle Way Chicago, IL 60678		-						
								255.00
Account No.					Г		Ť	
ATG Credit LLC Attn: Bankruptcy Dept. PO Box 14895 Chicago, IL 60614			Representing: Radiology Consultants of Rockford					Notice Only
Account No.			Medical Bills		Г		Ť	
Rockford Associated Clinical Path Attn: Bankruptcy Dept. PO Box 71082 Chicago, IL 60694		_						261.00
Account No.			Utilities	Н	H		$\dagger$	
Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251		_						55.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of				Subt			T	3,883.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ge)	L	ა,იია. <del></del>

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 30 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel P. Orsi	Case No
		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	T <sub>c</sub>	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	LIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No.				٦Ϋ	T E D		
Diversified Consultants Attn: Bankruptcy Dept. PO Box 551268 Jacksonville, FL 32255			Representing: Sprint				Notice Only
Account No.	1			_			
Enhanced Recovery Company Attn: Bankruptcy Dept. PO Box 57547 Jacksonville, FL 32241			Representing: Sprint				Notice Only
Account No.			Medical Bills	+	t		
Swedish American Medical Group Attn: Bankruptcy Dept. PO Box 1567 Rockford, IL 61110		-					1,129.78
Account No.	╁	-		+	$\frac{1}{1}$		1,129.76
Commonwealth Financial Attn: Bankruptcy Dept. 245 Main St. Scranton, PA 18519			Representing: Swedish American Medical Group				Notice Only
Account No.	1		Notice Only	+			
TransUnion 555 West Adams Street Chicago, IL 60661		-					0.00
Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f	<u> </u>	[ (Total of	Sub			1,129.78
Creations froming Onsecured Nonphority Chaillis			(Total or		раз Гot		12,225.00

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 31 of 55

B6G (Official Form 6G) (12/07)

In re	Daniel P. Orsi	Case No.
-		Debtor ,
		Debiol

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 32 of 55

B6H (Official Form 6H) (12/07)

In re	Daniel P. Orsi	Case No
_		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 33 of 55

	in this information to identify your o										
Del	otor 1 Daniel P. Or	si			_						
	otor 2 buse, if filing)				_						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_						
	se number nown)		-					ed f nent	showii	ng post-petitio	
$\bigcirc$	fficial Form B 6I					_				following date	:
	chedule I: Your Inc	omo				N	MM / DD/	YYY	Ύ		12/1
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili Ir spouse is not filing w	ing jointly, and your s ith you, do not includ	spouse de info	is li mat	ving wit	h you, ind ut your sp	clud oous	e info se. If n	rmation abou nore space is	it your needed,
1.	Fill in your employment		Debtor 1				Debtor	2 01	non-1	filing spouse	
	information.  If you have more than one job,		■ Employed				☐ Emp			illing spouse	
	attach a separate page with information about additional	Employment status	☐ Not employed		☐ Not employed						
	employers.	Occupation	Maintenance								
	Include part-time, seasonal, or self-employed work.	Employer's name	Kohl's Departme	ent Sto	re						
	Occupation may include student or homemaker, if it applies.	Employer's address	6125 East State Rockford, IL 611								
		How long employed t	here? 7 years								
Par	t 2: Give Details About Mo	nthly Income									
Esti spou	mate monthly income as of the duse unless you are separated.  u or your non-filing spouse have me space, attach a separate sheet to	ate you file this form. If					r that pers	son	on the	-	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2	2,073.33	. ;	\$	N/A	-
3.	Estimate and list monthly over	ime pay.		3.	+\$		0.00		+\$	N/A	-
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,0	73.33		\$	N/A	

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 34 of 55

Debt	tor 1	Daniel P. Orsi	_	Case	number (if known)			
				For	Debtor 1		Debtor 2 or filing spouse	
	Сор	y line 4 here	4.	\$	2,073.33	\$	N/A	
5.	List	all payroll deductions:						
0.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	400.62	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	89.05	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	489.67	\$	N/A	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,583.66	\$	N/A	
8.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	8c. 8d. 8e. ce 8f. 8g.	\$ \$ \$\$\$ \$\$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A	
	8h.	Other monthly income. Specify:	8h.+	\$_	0.00	+ <u>\$</u>	<u>N/A</u>	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$		1,583.66 + \$		N/A = \$ 1,583.6	6
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			1,000.00		1,00010	Ť
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are noticity:	ır depen		. ,	,	Schedule J. 11. +\$ 0.0	0
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certies					12. \$ <b>1,583.6</b> Combined	6
13.	Do y	ou expect an increase or decrease within the year after you file this forn	n?				monthly income	•
		No. Yes Explain:						_

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 35 of 55

Eill-	n this i <del>nforma</del>	tion to identify	our ogge					
FIII	n this informa	ition to identify yo	our case:					
Debt	tor 1	Daniel P. Or	si			Che	ck if this is:	
							An amended filing	
Debt								wing post-petition chapter
(Spo	use, if filing)						13 expenses as of	the following date:
Unite	ed States Bankr	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case	e number					П	A senarate filing to	r Debtor 2 because Debtor
	nown)						2 maintains a sepa	
Sc Be a info	chedule as complete ormation. If m		possible eded, atta	. If two married people a ich another sheet to this				
Part		ibe Your House	hold					
1.	Is this a joir	nt case?						
	■ No. Go to	line 2.						
	☐ Yes. Doe	es Debtor 2 live	in a separ	ate household?				
	□N	0						
	ΠY	es. Debtor 2 mus	st file a sep	oarate Schedule J.				
2.	Do you have	e dependents?	■ No					
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents'	names.						☐ Yes
								□ No
								☐ Yes
								□ No
							_	☐ Yes
							_	□ No
							_	☐ Yes
3.	expenses o yourself and	penses include f people other t d your depende nate Your Ongoi	han nts? □	No Yes				
Esti exp	mate your ex	cpenses as of ye	our bankr	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on <i>Schedule I:</i>			Your exp	enses
4.		•	hip exper	ses for your residence.	nclude first mortgage			
•		nd any rent for th				4.	\$	450.00
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b.	\$	0.00
	4c. Home	maintenance, re	epair, and	upkeep expenses		4c.	\$	0.00
		owner's associa				4d.	\$	0.00
5	Additional r	nortagae navm	ants for w	our residence, such as ho	me equity loans	5	\$	0.00

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 36 of 55

Deb	otor 1	Daniel P.	. Orsi Ca	se num	ber (if known)	
6.	Utiliti	ies:				
	6a.	Electricity,	, heat, natural gas	6a.	\$	100.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	55.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	l and house	ekeeping supplies	7.	\$	450.00
8.	Child	dcare and c	children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	140.00
10.	Perso	onal care p	products and services	10.	\$	100.00
11.	Medi	cal and der	ntal expenses	11.	\$	50.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.			75.00
	Do no	ot include ca	ar payments.	12.	·	75.00
13.			clubs, recreation, newspapers, magazines, and books	13.	· -	75.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur					
			nsurance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	· -	0.00
		Health ins		15b.		0.00
		Vehicle ins		15c.		0.00
			urance. Specify:	15d.	\$	0.00
16.	Taxe: Speci		clude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.	Insta	Ilment or le	ease payments:	_	-	
	17a.	Car payme	ents for Vehicle 1	17a.	\$	0.00
	17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Spe	ecify:	17c.	\$	0.00
	17d.	Other. Spe	ecify:	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as	-		
			your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	· ·	0.00
19.			s you make to support others who do not live with you.		\$	0.00
	Spec			_ 19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Schedu			
			s on other property	20a.		0.00
		Real estat		20b.	· -	0.00
			homeowner's, or renter's insurance	20c.	· -	0.00
			nce, repair, and upkeep expenses	20d.		0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:	Miscellaneous, Birthdays, Holidays, Haircuts	21.	+\$	50.00
22.	Your	monthly e	xpenses. Add lines 4 through 21.	22.	\$	1,545.00
	The r	esult is you	ir monthly expenses.			<u> </u>
23.	Calcu	ulate your r	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	1,583.66
	23b.	Copy your	monthly expenses from line 22 above.	23b.	-\$	1,545.00
	23c.		rour monthly expenses from your monthly income.	23c.	\$	38.66
		The result	is your monthly net income.	200.	<u> </u>	
24.	For ex modifi	cample, do yo ication to the t	an increase or decrease in your expenses within the year after you fou expect to finish paying for your car loan within the year or do you expect your mortgeterms of your mortgage?			or decrease because of a
	■ No					
	☐ Ye Expla					

Document

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Page 37 of 55

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel P. Orsi			Case No.	
			Debtor(s)	Chapter	7
		10MCEDN			ng.
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER 1	PENALTY C	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the sheets.				es, consisting of <b>20</b>
Date	May 27, 2015	Signature	/s/ Daniel P. Orsi Daniel P. Orsi Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 38 of 55

B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Northern District of Illinois

In re	Daniel P. Orsi		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$9,569.25 2015 YTD: Employment Income \$24,347.79 2014: Employment Income \$24,000.00 2013: Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 39 of 55

B7 (Official Form 7) (04/13)

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

PAID OR AMOUNT STILL VALUE OF OWING TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 40 of 55

B7 (Official Form 7) (04/13)

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY Bedroom Furniture DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS 1/2014 - 12/2014

Bedbug infestation, not covered by insurance. Original value of the furniture was around \$3,000

ong...a. value et alle lanniale mue al ean.

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Springer Law Firm 2222 E State St, Suite 107 Rockford, IL 61104 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 5/2015 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$500.00

## Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 41 of 55

B7 (Official Form 7) (04/13)

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 42 of 55

B7 (Official Form 7) (04/13)

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 43 of 55

B7 (Official Form 7) (04/13)

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 44 of 55

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

RECORDS

#### 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 45 of 55

B7 (Official Form 7) (04/13)

Ω,

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 27, 2015	Signature	/s/ Daniel P. Orsi
		_	Daniel P. Orsi
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 46 of 55

B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

	Northern Dis	strict of Illinoi	S	
In re Daniel P. Orsi		Debtor(s)	Case No.	7
		Debior(s)	Chapter	
CHAPTER 7	INDIVIDUAL DEBTO	R'S STATEM	IENT OF INTEN	TION
PART A - Debts secured by property property of the estate. Attack			mpleted for <b>EAC</b>	<b>H</b> debt which is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Prop	erty Securing Deb	: <b>:</b>
Property will be (check one): ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	cck at least one): (for example, avo	oid lien using 11	U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed	as exempt	
PART B - Personal property subject to u Attach additional pages if necessary.)	nexpired leases. (All three	columns of Part	B must be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 $5(p)(2)$ :
I declare under penalty of perjury that personal property subject to an unexp		intention as to a	nny property of my	estate securing a debt and/or
Date May 27, 2015		/s/ Daniel P. Orsi	si	

Debtor

Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 47 of 55

# United States Bankruptcy Court Northern District of Illinois

In r	re Daniel P. Orsi		Case No.		
		Debtor(s)	Chapter	7	_
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept			500.00	
	Prior to the filing of this statement I have received		\$	500.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed competent	nsation with any other person	unless they are mem	bers and associates of my law firm	ı.
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspec	ts of the bankruptcy c	ease, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and render</li> <li>b. Preparation and filing of any petition, schedules, stater</li> <li>c. Representation of the debtor at the meeting of creditor</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to re reaffirmation agreements and application</li> <li>522(f)(2)(A) for avoidance of liens on hour</li> </ul>	ment of affairs and plan which is and confirmation hearing, a educe to market value; ex as as needed; preparation	h may be required; and any adjourned hea	arings thereof;	
6.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any discount any other adversary proceeding.	does not include the following chargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions o	r
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
Date	ed: <b>May 27, 2015</b>	/s/ Daniel A. Spri	nger		
		Daniel A. Springe	er		
		Springer Law Fir 2222 E State St	m		
		Suite 107			
		Rockford, IL 6110 815.312.4725	04		
		dspringerlaw@g	mail.com		

Case 15-81415 Doc 1

Filed 05/27/15

Entered 05/27/15 14:49:26

Desc Main

Document

Page 48 of 55

Springer Law Firm

2222 East State St. # A-104A, Rockford, IL

815.312.4275

# **CHAPTER 7 RETAINER AGREEMENT**

The undersigned agrees to hire Springer Law Firm to represent the undersigned in a Chapter 7 bankruptcy and agrees to the following terms and conditions:

- 1. The attorney fees for the Chapter 7 bankruptcy are \$500. This is a flat fee arrangement, and does not include the court costs, which are currently \$335. This is the total of your attorney fees, and Springer Law Firm will not charge you for additional work. However, if you refuse to cooperate, or fail to provide information as requested by our attorney, your case may be closed.
- 2. Fees paid to the firm become property of the firm upon payment. If before the case is filed, you decide to close out your case, Springer Law Firm will refund you any fees not earned. I assign to Springer Law Firm any amount paid towards court costs and filing fees. I authorize Springer Law Firm to transfer said funds to the firm's operating account if I decide not to file for bankruptcy, or if I breach this contract.
- 3. I agree to disclose all pertinent information to Springer Law Firm, so that the firm can properly disclose all my assets, debts, and financial history to the court. I agree to keep the firm informed on any new assets or debts I may incur from this date forward. If I do not provide the proper information, or do not cooperate with Springer Law Firm, said firm may withdraw from representation, with permission of the court.
- 4. I understand that I may not be able to protect all of my property. The bankruptcy code does not provide exemptions for everything, and as such, some of my property may be taken by the Trustee and sold. Additionally, if my income is too high, or if my income is not offset enough by my expenses, I understand that the Trustee may dismiss my case, or require me to file a Chapter 13 instead of a Chapter 7.
- 5. I understand that not all of my debts may be discharged in a Chapter 7 bankruptcy. Student loans, educational debts, undisclosed debt, support/maintenance, fines, debts incurred by fraud, future association/condo HOA dues, certain tax debts, or debts found non-dischargeable by a Judge are among the debts not dischargeable.
- 6. I understand that this retainer agreement is for bankruptcy representation only. Springer Law Firm will not represent me in any other case or legal matter, unless agreed to in a separate retainer agreement. This includes adversary proceedings that may fall under the bankruptcy case. This agreement does not include representation in such adversary proceedings.
- 7. I understand that before I transfer or sell any property, or incur any new debt, I will first notify Springer Law Firm and consult on the impact such action will have on my bankruptcy.
- 8. I understand that I must take 2 classes pertaining to financial management and credit counselling. Failure to take these courses will result in either my case NOT being filed, or if filed, possibly dismissed. If my case is dismissed, I understand that I will have to pay to have my case re-opened by Springer Law Firm.
- 9. I have received the 11 U.S.C. § 527(a) disclosures and have read them.

Dated: 5-27-15

Signature:

Print Name: DANIEL

Attorney Signature:

Attorney Print:

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 50 of 55

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

# Case 15-81415 Doc 1 Filed 05/27/15 Entered 05/27/15 14:49:26 Desc Main Document Page 51 of 55

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

	North	nern District of Illinois			
In re	Daniel P. Orsi		Case No.		
		Debtor(s)	Chapter	7	
		OTICE TO CONSUM OF THE BANKRUPTO tification of Debtor	`	S)	
Code.	I (We), the debtor(s), affirm that I (we) have received		ice, as required by	§ 342(b) of the Bankrup	tcy
Danie	I P. Orsi	X /s/ Daniel P. Or	si	May 27, 2015	
Printed	d Name(s) of Debtor(s)	Signature of Del	otor	Date	
Case N	No. (if known)	X			
		Signature of Join	nt Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# **United States Bankruptcy Court Northern District of Illinois**

		Not then District of Initions	•	
In re	Daniel P. Orsi		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR	MATRIX	
		Number o	of Creditors:	23
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	litors is true and correct to t	the best of my
Date:	May 27, 2015	/s/ Daniel P. Orsi Daniel P. Orsi		

ATG Credit LLC Attn: Bankruptcy Dept. PO Box 14895 Chicago, IL 60614

Capital One Bank USA NA Attn: Bankruptcy Dept. PO Box 30281 Salt Lake City, UT 84130

Comcast
Attn: Bankruptcy Dept.
PO Box 3005
Southeastern, PA 19398

Commonwealth Financial Attn: Bankruptcy Dept. 245 Main St. Scranton, PA 18519

Diversified Consultants Attn: Bankruptcy Dept. PO Box 551268 Jacksonville, FL 32255

Enhanced Recovery Company Attn: Bankruptcy Dept. PO Box 57547 Jacksonville, FL 32241

Equifax PO Box 740256 Atlanta, GA 30374

Experian PO Box 4500 Allen, TX 75013

Heights Finance Attn: Bankruptcy Dept. 3853 E. State St. Rockford, IL 61108

Homes Now 221 N Longwood St. Rockford, IL 61107 Infinity Healthcare Physicians Attn: Bankruptcy Dept. 111 E Wisconsin Ave. Suite 2000 Milwaukee, WI 53202

Khol's Card Services Attn: Bankruptcy Dept. PO Box 2983 Milwaukee, WI 53201

Marengo Green Apartments 940 Briden Dr. Marengo, IL 60152

Mutual Management Services Co., LLC 7177 Crimson Ridge Dr., Suite 10 PO Box 8740 Rockford, IL 61126-6235

Pendrick Capital Partners LLC 6029 Ridge Ford Drive Burke, VA 22015

Personal Finance Attn: Bankruptcy Dept. 270 North Mulford Rd. Rockford, IL 61107

Radiology Consultants of Rockford Attn: Bankruptcy Dept. 39020 Eagle Way Chicago, IL 60678

Rockford Associated Clinical Path Attn: Bankruptcy Dept. PO Box 71082 Chicago, IL 60694

Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251 Stellar Recovery, Inc. Attn: Bankruptcy Dept. 1327 Highway 2 W, Suite 100 Kalispell, MT 59901

Swedish American Medical Group Attn: Bankruptcy Dept. PO Box 1567 Rockford, IL 61110

TransUnion 555 West Adams Street Chicago, IL 60661

Virtuoso Sourcing Group 3033 South Parker Road #100 Aurora, CO 80014